EMV SUPPLEMENTARY OPERATOR GUIDE

EFTPOS AND EFTPOS MOBILE (INGENICO 5110 AND 7910)

CommonwealthBank

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2 Important notes

This guide is to be used as a supplementary guide to the existing Ingenico 5110 Terminal Operator Reference Guide V2.0.

This guide outlines the importance of and changes involved in EMV Chip Card processing.

The functionality in this supplementary guide is only available on the Ingenico 5110 and Ingenico Mobile 7910.

What is EMV?

EMV (Europay MasterCard Visa) is a global electronic transaction standard named after the three organisations that established it. The new EMV standard enables EFTPOS terminals worldwide to process chip-based debit and credit cards.

The Commonwealth Bank is currently conducting upgrades to its EFTPOS terminals to meet the EMV standards. This will allow chip cards to be processed using the chip as well as the magnetic strip. After the upgrade, you will be able to use the magnetic strip process chip cards if the EMV chip is damaged.

What is a chip card and how do you recognise one?

Chip cards, also commonly referred to as 'smart cards', have a microchip rather than just the standard magnetic stripe. This chip allows them more functionality (including security data and software) compared to the magnetic stripe, which only stores data.

You may have noticed some customers already have chip cards as they are widely used across Europe and Asia. Banks in Australia are currently introducing chip cards and they will become more common over the next 12 months.

The chip is always in the same position on the left hand side of the front of the card.

FAQs

Where do I insert the chip card in my terminal?

The Ingenico 5110 and 7910 terminals both have a slot in the front of the pinpad, where the chip card is to be inserted (see image on page 5).

Will it cost more to process a chip card transaction?

Standard merchant services fees and charges apply to all transactions including chip card transactions. Refer to your Pricing Schedule for details.

Can I still process magnetic strip cards after I am upgraded for EMV?

Yes, your terminal will still allow you to swipe a magnetic strip card to process transactions. You will however need to insert all chip cards into the slot of the terminal after your upgrade.

Do I have to use the chip to process transactions?

Yes, you will need to insert all chip cards after you are upgraded for EMV. If you swipe a chip card your terminal will prompt you to insert the card. The terminal prompts are very easy to follow and will guide you through your transaction.

What are the benefits of accepting chip cards?

Chip cards offer a more secure way to process card transactions. The secure chip contains security data and software, and provides greater security because it is more difficult to fraudulently copy the details of the card. Accepting chip cards reduces your risk of processing a counterfeit, lost, or stolen card transaction and being subject to a chargeback.

Transactions

This section describes how to complete a transaction where a chip credit card is used.

Please note: The process described in these instructions can only be used if the card is chip enabled. If not, please revert to using the magnetic strip.

- When performing a chip card transaction, insert the card into the Smart Card Reader slot with the gold contact facing upward as shown below.
- Leave the chip card in the slot until the transaction is completed and the terminal prompts you to remove it.
- The terminal will guide you through the transaction process – simply follow the on-screen prompts.

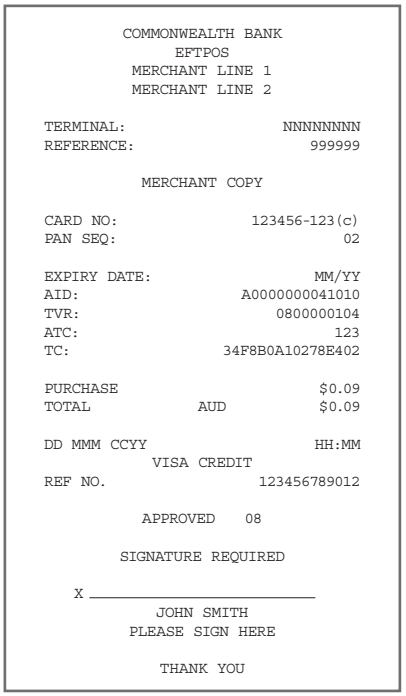
i5100 Terminal Display	Response
COMMONWEALTH BANK EFTPOS READY AUTH XPOS MANUAL	This is an idle screen. To begin a transaction, insert the chip card into the Smart Card Reader slot as shown on page 5.
i7910 Terminal Display	**Response**
 DD/MM/YY hh:mm COMMONWEALTH BANK READY AUTH MANUAL	This is an idle screen. To begin a transaction, insert the chip card into the Smart Card Reader slot as shown on page 5.
PROCESSING CARD PLEASE WAIT	
TRANSACTION TYPE SELECT TRANSACTION PUR CASH REF	The terminal will prompt for 'Transaction Type' selection. Select the type of transaction you want to process.
PURCHASE $0.09 ENTER AMOUNT CASH	Enter the amount, then press OK.

PURCHASE TOTAL: $0.09 SELECT ACCOUNT CHQ SAV CR	Select account.
PURCHASE XXX TOTAL: $0.09 TIP $0.00 ENTER AMOUNT AND OK	If 'Tipping' and 'Pay@Table' parameters are enabled, the terminal will prompt for adding a 'Tip'. The cardholder enters the amount of the tip and presses OK. If they do not wish to add a tip, this prompt can be by-passed by pressing OK. A transaction record with tip amount component, where entered, and the total transaction amount will be produced.
PURCHASE XXXXX TOTAL: $0.09 ENTER PIN AND OK	If 'CHQ' or 'SAV' account type is selected the terminal will prompt for PIN entry and press OK.
PURCHASE XXXXX TOTAL: $0.09 ENTER PIN OR OK	If "CR" account type is selected the terminal will prompt for PIN entry or press OK to by-pass PIN entry if the transaction is to be approved via signature. The total amount will include the Tip component if a tip was entered. **Note: Cardholders can now choose between pen or pin as a method of verification. They cannot be forced to use one method in preference to the other.**

Note: Your terminal will continue to process the remainder of the transaction as per your current on screen prompts until completed.

PLEASE REMOVE CARD	Once the transaction is complete, the terminal will beep, asking you to remove the card from the smart card reader.

Credit Card Transaction Receipt – Purchase



```
          COMMONWEALTH BANK
               EFTPOS
          MERCHANT LINE 1
          MERCHANT LINE 2

TERMINAL:                    NNNNNNNN
REFERENCE:                     999999

          MERCHANT COPY

CARD NO:                 123456-123(c)
PAN SEQ:                          02

EXPIRY DATE:                   MM/YY
AID:                 A0000000041010
TVR:                     0800000104
ATC:                            123
TC:                  34F8B0A10278E402

PURCHASE                       $0.09
TOTAL            AUD           $0.09

DD MMM CCYY                    HH:MM
          VISA CREDIT
REF NO.                  123456789012

          APPROVED   08

       SIGNATURE REQUIRED

   X _____________________________
          JOHN SMITH
       PLEASE SIGN HERE

          THANK YOU
```

```
          COMMONWEALTH BANK
               EFTPOS
          MERCHANT LINE 1
          MERCHANT LINE 2

TERMINAL:                    NNNNNNNN
REFERENCE:                     999999

          CUSTOMER COPY

CARD NO:                 123456-123(c)
PAN SEQ:                          02

EXPIRY DATE:                   MM/YY
AID:                 A0000000041010
TVR:                     0800000104
ATC:                            123
TC:                  34F8B0A10278E402

PURCHASE                       $0.09
TOTAL            AUD           $0.09

DD MMM CCYY                    HH:MM
          VISA CREDIT
REF NO.                  123456789012

          APPROVED   08

          THANK YOU
```

Note: You will notice that your transaction receipts have additional fields when performing an EMV transaction. These fields uniquely identify the EMV transaction and process performed by the EMV Chip. They are AID, TVR, ATC and TC, defined as follows:

AID: Application Identifier

TVR: Terminal Verification Result

ATC: Application Transaction Counter

TC: Transaction Certificate
(A cryptogram generated by EMV cards indicating approval of transaction)

Card Errors and fallback procedures

You may receive Card Errors if:

- The chip card is damaged.
- You remove the chip card before the transaction has been completed.
- You have 'swiped' a chip enabled card instead of inserting it in the smart card reader.

If the chip is damaged or removed before the transaction is completed, you will see the following instructions on the screen, prompting you to take corrective action.

Terminal	Response
CHIP ERROR REMOVE CARD	The terminal will indicate that it failed to read the chip card and instruct you to remove it. **NOTE:** You can clean or wipe the chip in case it is dirty.
PLEASE REINSERT CARD	The terminal will prompt you to attempt to insert the card again.
REMOVE CARD USE MAG STRIPE	If the terminal fails to read the chip card successfully on the second attempt, it will prompt you to swipe the card instead.

If you swipe a chip enabled card, you will see the following display on the terminal.

Terminal	Response
USE CHIP READER	This message will appear when you attempt to process a transaction by swiping a chip enabled card, reminding you to insert the chip card into the smart card reader.

10 Tipping

You can enable tipping on both the EFTPOS PLUS and EFTPOS MOBILE terminals, by allowing your customers to add a tip (gratuity) to the sale amount when they pay with a debit, credit or charge card (American Express, Diners or JCB).

Tipping is now available to you in two ways – Deferred Tipping and Pay@Table Tipping.

- **Deferred Tipping** is when the terminal will print a tip line on the purchase receipt to allow your customers to add a tip to the sale amount. After your customer has written a tip amount onto the purchase receipt, you then need to enter the tip amount manually into the terminal to complete the transaction. This only applies to Credit and Charge Cards.
- **Pay@Table Tipping** allows you to complete the transaction including the tip at the cardholder's table. With the introduction of EMV, cardholders are more likely to want the transaction to be performed in front of them. A mobile EFTPOS solution allows you to provide this choice and control to your customers.

PURCHASE XXX TOTAL: $10.00 TIP $2.00 ENTER AMOUNT AND OK	If 'Deferred Tipping' and 'Pay@Table Tipping' parameters are enabled, the terminal will prompt for adding of a tip. The cardholder will enter the amount of the tip and press OK. If no tip is to be added, the prompt can be by-passed by pressing OK.

Note: For more details about tipping please refer to your EFTPOS Plus & EFTPOS Mobile Supplement Operator Guide V2.59

If you don't have tipping and would like to enquire about having tipping functionality on your terminal, please call us on **1800 230 177**, 24hrs, 7 days a week.

Terminal error messages

Note: For additional terminal messages, please refer to your Terminal Operator Guide

Description	Print Message	Terminal Display	Action
Approved or completed successfully Via PIN	APPROVED 00	APPROVED 00	Approved
Honour with identification	APPROVED 08	APPROVED WITH SIGNATURE	Approved
Incorrect PIN	DECLINED 55	TRANSACTION DECLINED INCORRECT PIN-55	Decline
Allowable PIN tries exceeded	DECLINED 75	TRANSACTION DECLINED EXCEED PIN TRIES-75	Decline
Incorrect PIN Block Format	DECLINED R1	TRANSACTION DECLINED PIN BLOCK ERROR-R1	Decline
Amount greater than Off-line-EFB credit/debit limit	DECLINED S1	TRANSACTION DECLINED CALL FOR AUTH-S1	Decline
Potential fall-back transaction where response code 91 returned from Host however card has expired – not eligible for fallback.	DECLINED TQ	CARD REJECTED EXPIRED CARD	Decline
Off-line declined after On-line approval – EMV	CARD DECLINED Z4	TRANSACTION DECLINED Z4	Decline
Card Insertion Only EMV	DECLINED Z6	TRANSACTION DECLINED NO MANUAL ENTRY Z6	Decline
Approved or completed successfully by card	APPROVED Y1	OFFLINE APPROVED	Approved
Approved or completed successfully by card	APPROVED Y3	OFFLINE APPROVED	Approved

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